

**Information to identify the case:**

Debtor 1	<b>David E. Thomas Jr.</b>	Social Security number or ITIN	<b>xxx-xx-7185</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Stacey R. Thomas</b>	Social Security number or ITIN	<b>xxx-xx-5676</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>13-21978-JAD</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

David E. Thomas Jr.

Stacey R. Thomas

10/24/18

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
David E. Thomas, Jr.  
Stacey R. Thomas  
DebtorsCase No. 13-21978-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: mgut  
Form ID: 3180WPage 1 of 2  
Total Noticed: 53

Date Rcvd: Oct 24, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 26, 2018.

db/jdb  
aty  
cr  
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13853016

+David E. Thomas, Jr., Stacey R. Thomas, 1725 Morris Street, Waynesburg, PA 15370-8111  
+vdel3, Office of the Chapter 13 Trustee, Suite 3250 US Steel Tower, 600 Grant Street, Pittsburgh, PA 15219-2719  
+Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860  
+American Collection Systems, 811 Green Crest Drive--Suite 100, Westerville, OH 43081-2715  
+C.A. House of Music, 52335 National Road East, Saint Clairsville, OH 43950-8316  
Children's Place, P.O. Box 6403, Sioux Falls, SD 57117-6403  
+EOS CCA, 700 Longwater Drive, Norwell, MA 02061-1624  
+Equitable Gas Company, c/o Donna Treemarchi, 225 North Shore Drive, Pittsburgh, PA 15212-5860  
Gander Mountain Mastercard/Comenity Bank, Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125  
+Law Firm of Allan C. Smith, The Bucks County Office Center, 1276 Veterans Highway--Suite E-1, Bristol, PA 19007-2597  
+PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982  
PNC Bank, P.O. Box 856177, Louisville, KY 40285-6177  
+PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342-5433  
+PNC Mortgage, Attn: Bankruptcy Department, 3232 Newmark Drive, Miamisburg, OH 45342-5433  
eCAST Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 25 2018 02:41:33 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

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13724366  
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+EDI: BASSASSOC.COM Oct 25 2018 06:23:00 Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083  
EDI: RECOVERYCORP.COM Oct 25 2018 06:23:00 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605  
EDI: CINGMIDLAND.COM Oct 25 2018 06:23:00 AT&T Mobility, 5020 Ash Grove Road, Springfield, IL 62711-6329  
EDI: AIS.COM Oct 25 2018 06:23:00 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838  
EDI: HFC.COM Oct 25 2018 06:23:00 Best Buy, P.O. Box 5893, Carol Stream, IL 60197-5893  
EDI: HFC.COM Oct 25 2018 06:23:00 Big Lots/Retail Services, P.O. Box 15521, Wilmington, DE 19850-5521  
+EDI: RESURGENT.COM Oct 25 2018 06:23:00 CACH, LLC, 4340 South Monaco Street--2nd Floor, Denver, CO 80237-3485  
EDI: CAPITALONE.COM Oct 25 2018 06:23:00 Capital One, c/o TSYS Total Debt Management, P.O. Box 5155, Norcross, GA 30091  
+EDI: JEFFERSONCAP.COM Oct 25 2018 06:23:00 COLLECTO US ASSET MANAGEMNT, INC., c o Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
EDI: CAPITALONE.COM Oct 25 2018 06:23:00 Capital One Retail Services/Big Lots, P.O. Box 5893, Carol Stream, IL 60197-5893  
EDI: BL-BECKET.COM Oct 25 2018 06:23:00 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
+EDI: BASSASSOC.COM Oct 25 2018 06:23:00 Capital One, N.A., c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083  
+EDI: TSYS2.COM Oct 25 2018 06:23:00 Department Stores National Bank/Macy's, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
EDI: WFNNB.COM Oct 25 2018 06:23:00 Fashion Bug/Comenity Bank, Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125  
EDI: WFNNB.COM Oct 25 2018 06:23:00 Gander Mountain/Comenity Bank, Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125  
+EDI: RMSC.COM Oct 25 2018 06:23:00 Gap--GE Money Bank, Attn: Bankruptcy Department, P.O. Box 103104, Roswell, GA 30076-9104  
EDI: JEFFERSONCAP.COM Oct 25 2018 06:23:00 Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617  
+EDI: WFNNB.COM Oct 25 2018 06:23:00 Justice/Comenity Bank, Attention: Bankruptcy, P.O. Box 182686, Columbus, OH 43218-2686  
EDI: CBSKOHLS.COM Oct 25 2018 06:23:00 Kohl's, P.O. Box 3043, Milwaukee, WI 53201-3043  
+EDI: RMSC.COM Oct 25 2018 06:23:00 Lowe's, c/o GE Capital Retail Bank, Attn: Bankruptcy Dept., P.O. Box 103104, Roswell, GA 30076-9104  
+EDI: TSYS2.COM Oct 25 2018 06:23:00 Macy's, Bankruptcy Processing, P.O. Box 8066, Mason, OH 45040-8066  
+EDI: RMSC.COM Oct 25 2018 06:23:00 Old Navy/GE Capital Retail Bank, Attn: Bankruptcy Department, P.O. Box 103104, Roswell, GA 30076-9104  
EDI: PRA.COM Oct 25 2018 06:23:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
EDI: WFNNB.COM Oct 25 2018 06:23:00 Pier 1 Imports/Comenity Bank, Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125  
EDI: Q3G.COM Oct 25 2018 06:23:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

District/off: 0315-2

User: mgut  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 53

Date Rcvd: Oct 24, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13699483 EDI: Q3G.COM Oct 25 2018 06:23:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788  
13640329 EDI: RECOVERYCORP.COM Oct 25 2018 06:23:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
13632596 EDI: AGFINANCE.COM Oct 25 2018 06:23:00 Springleaf Financial Services,  
107 East Roy Furman Highway--Suite 107, Waynesburg, PA 15370-8154  
13632594 EDI: SEARS.COM Oct 25 2018 06:23:00 Sears, P.O. Box 6283, Sioux Falls, SD 57117-6283  
13644472 +E-mail/Text: bncmail@-legal.com Oct 25 2018 02:42:03 TD BANK USA, N.A.,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
13632597 +EDI: WTRRN BANK.COM Oct 25 2018 06:23:00 Target National Bank, c/o Target Credit Services,  
P.O. Box 1581, Minneapolis, MN 55440-1581  
13632598 +EDI: WTRRN BANK.COM Oct 25 2018 06:23:00 Target National Bank Visa, P.O. Box 9500,  
Minneapolis, MN 55440-9500  
13632599 +EDI: RMSC.COM Oct 25 2018 06:23:00 Toys R US Credit Card/GECRB, Bankruptcy Department,  
P.O. Box 103104, Roswell, GA 30076-9104  
13632600 EDI: VERIZONCOMB.COM Oct 25 2018 06:23:00 Verizon Wireless Bankruptcy Admin.,  
P.O. Box 3397, Bloomington, IL 61702-3397  
13632601 +EDI: RMSC.COM Oct 25 2018 06:23:00 Walmart, c/o GE Capital Retail Bank, P.O. Box 103104,  
Roswell, GA 30076-9104  
13647228 EDI: WFFC.COM Oct 25 2018 06:23:00 Wells Fargo Bank, N.A.,  
dba Wells Fargo Dealer Services, P.O. Box 19657, Irvine, CA 92623-9657  
13632602 EDI: WFFC.COM Oct 25 2018 06:23:00 Wells Fargo Dealer Services,  
Attn: Correspondence--MAC T9017-026, P.O. Box 168048, Irving, TX 75016-8048  
TOTAL: 38

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr PNC Bank, National Association  
cr\* +PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342-5433  
cr\* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
cr\* eCAST Settlement Corporation, PO Box 28136, New York, NY 10087-8136  
13707028\* Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
14265723\* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
TOTALS: 1, \* 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 26, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 24, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor PNC Bank, National Association  
andygornall@latoufflawfirm.com  
Daniel R. White on behalf of Debtor David E. Thomas, Jr. dwhite@zeblaw.com,  
gianna@zeblaw.com;dwhite.zmw@gmail.com;r63228@notify.bestcase.com  
Daniel R. White on behalf of Joint Debtor Stacey R. Thomas dwhite@zeblaw.com,  
gianna@zeblaw.com;dwhite.zmw@gmail.com;r63228@notify.bestcase.com  
James Warmbrodt on behalf of Creditor PNC Bank, National Association bkgroupp@kmlawgroup.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 7